Case 10-10152-1-rel UNITED STATES STATES STATES BANKRUPTEY 07/08/11 12:51:54 Desc NORTHERN DISTRICT OF NEW YORK

Andrea E. Celli, Chapter 13 Standing Trustee 7 Southwoods Boulevard Albany, New York, 12211

NOTICE OF ADDITIONAL CLAIM

Debtor(s): KAREN DEFAZIO

4143 STATE RTE 7

HOOSICK FALLS NY 12090

Attorney: RICHARD CROAK & ASSOC.

314 GREAT OAKS BLVD ALBANY, NY 12203

Creditor : BAC HOME LOANS FKA COUNTRYWIDE

7105 CORPORATE DR

PTX-B-209

PLANO, TX 75024

Case No. : 10-10152

Account #: 0547 Date Claim Filed: Feb 28, 2011

Claim Amount \$ 44,923.96 Creditor Type: MORTGAGE ARREARS

Interest Rate: .00 %

Reason for notice: IN ADDITION TO PREVIOUSLY FILED CLAIMS

Pursuant to 11 USC 502(a), the claim noted above is deemed allowed unless an objection is made by the debtor or other parties interested. Distribution will be remitted to the above creditor based on the filed claim amount unless you or your attorney files a written objection with the Court AND the Chapter 13 Trustee's office within 90 days from the date of this notice. All written ojections must be in compliance with Rule 9014 which mandates NOTICE OF MOTION form. Secured and Priority creditors will be paid in full. Unsecured creditors must receive the minimum percentage as set in the Confirmation Order and/or the Order if there is no objection to this amended claim your plan length and/or plan payments may have to increase. If the amended claim is so large as to render your plan infeasible, your case will be subject to dismissal.

/s/ Andrea E. Celli

Dated: July 8, 2011 Andrea E. Celli, Trustee

CERTIFICATE OF MAILING

The undersigned hereby certifies that a copy of this Notice was mailed this date to the parties noted above at the addresses noted herein by regular mail, unless otherwise noted above.

/s/ MEAGAN DELLARATTA

Dated: July 8, 2011 Signed: